
What is a MEDICARE SAVINGS PROGRAM?

These are programs that help millions of people with Medicare save money each year. States have programs for people with limited income and resources that pay some or all of Medicare's premiums and may pay Medicare deductibles and coinsurance.

Kansas offers the following programs:

- Qualified Medicare Beneficiary (QMB)
- Low Income Medicare Beneficiary (LMB)
- Expanded Low Income Medicare Beneficiary (ELMB)
- Medicare Part D Subsidy



WHERE DO I CALL OR GO?

For more information, questions, or to apply for a Medicare Savings Program, call or visit your local SRS Service Center.

Call **1-888-369-4777** for the nearest SRS Service Center, or visit <http://www.srskansas.org/locations.htm>



Do you want an extra \$2500
a year in your pocket?

Medicare Savings Program

May 2009

Medicare Savings Programs pay for Medicare Part A, Part B and/or Part D premiums, deductibles, and copayments.

How do I know if I qualify for a Medicare Savings Program?
If you can answer YES to the following 3 questions,
you should apply for public funding to pay your Medicare premiums.

- 1. Do you have Medicare Part A, also known as hospital insurance?
- 2. Are your annual resources at or below \$4,000 for an individual or \$6,000 for a married couple? Or for Part D Subsidy only, are your resources below \$11,010 for an individual or \$22,010 for a couple? Resources include money in a checking, savings or CD account, stocks and bonds. When you count your resources don't include the house you live in, your car or household items.
- 3. Is your income at or below the income limits listed in the table below?

Medicare Savings Programs	Individual Monthly Income Limit*	Married Couple Monthly Income Limit*	The Medicare Savings Program May Pay Your:
Qualified Medicare Beneficiary (QMB)	\$903	\$1215	Part A, Part B and Part D premiums, copayments, deductibles and coinsurance
Low Income Medicare Beneficiary (LMB)	\$1083	\$1457	Part B premiums and Part D premiums, copayments, deductibles and coinsurance
Expanded Low Income Medicare Beneficiary (ELMB)	\$1219	\$1640	Part B premiums and Part D premiums, copayments, deductibles and coinsurance
Medicare Part D Subsidy	\$1354	\$1822	Part D premiums, copayments and deductibles

*Income amounts effective May 1, 2009

WILL THE STATE TAKE MY HOME IF I APPLY FOR MEDICARE SAVINGS PROGRAM?

NO.

Your home and your assets will not be touched by the state if you only receive public funding from the Medicare Savings Program.

SHOULD I APPLY?

Even if your income or resources are higher than the amounts discussed in this brochure, you could be eligible for the Medicare Savings Program.

If you are on a fixed income, the Medicare Savings Program could save you money to spend for your other needs.